

## Standard Fire and Special Perils Policy (RETAIL)

### Customer Information Sheet

S. No.	Title	Description
	<b>Product</b>	<b>Standard Fire and Special Peril Policy (RETAIL)</b>
	<b>What am I covered for</b>	<p>Policy covers all properties at specific locations against following perils –</p> <ul style="list-style-type: none"> <li>• <b>Fire</b> – Excluding destruction or damage to the property insured by its own fermentation, natural heating or spontaneous combustion or its undergoing any heating or drying process.</li> <li>• <b>Lightning</b> – Fire or other damages due to lightning.</li> <li>• <b>Explosion/Implosion</b> – Excluding damage to a) boilers (other than domestic boilers) or their contents from their own explosion/implosion. b) caused by centrifugal forces.</li> <li>• <b>Aircraft Damage</b> – Damage caused by aircraft and other aerial devices and/or articles dropped there from.</li> <li>• <b>Riot, Strike, Malicious Damage</b> – Damage to the property by such activity or by the action of any lawful authorities in suppressing such disturbance.</li> <li>• <b>Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Flood and Inundation</b></li> <li>• <b>Impact Damage</b> – Impact by any Rail/ Road vehicle or animal not belong to or owned by the insured or any occupier of the premises or their employees.</li> <li>• <b>Subsidence and Landslide including Rock slide</b> – Damage caused by Subsidence, Landslide/Rockslide. Subsidence means sinking of land or building to a lower level. Landslide means sliding down of land usually on a hill.</li> <li>• <b>Bursting and/or overflowing of Water Tanks, Apparatus and Pipes</b></li> <li>• <b>Missile Testing operations</b></li> <li>• <b>Leakage from Automatic Sprinkler</b></li> <li>• <b>Bush Fire</b> – Excluding damages by Forest Fire.</li> </ul>

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**Add on Covers:**

1. **Architects, Surveyors and Consulting Engineers Fees (in excess of 3% claim amount)** (UIN: IRDANI55RP0004V01201718/A0005V01201718) - Up to 3% of claim amount is already covered in policy.
2. **Removal of Debris (in excess of 1% claim amount)** (UIN: IRDANI55RP0004V01201718/A0006V01201718) - Dismantling/Demolition of building, plant and machinery and Removal of Debris, upto 1% is already covered in the policy.
3. **(A) Deterioration of Stocks in Cold Storage premises** (UIN: IRDANI55RP0004V01201718/A0007V01201718) - Due to power failure consequent to damage at the premises of Power Station.  
  
**(B) Deterioration of stocks in cold storage premises** (UIN: IRDANI55RP0004V01201718/A0008V01201718) - Due to change in temperature arising out of loss or damage to the cold storage machinery(ies) in the Insured's premises.
4. **Forest Fire** (UIN: IRDANI55RP0004V01201718/A0009V01201718)- Damage to the property by burning of forest, bush, jungles and the clearing of lands by Fire.
5. **Impact Damage due to Insured's own Rail/Road Vehicles, Fork lifts, Cranes, Stackers and the like and articles dropped therefrom** (UIN: IRDANI55RP0004V01201718/A0010V01201718) - Impact by any Rail/ Road vehicle or animal belonging to or owned by the insured or any occupier of the premises or their employees.
6. **Spontaneous Combustion** (UIN: IRDANI55RP0004V01201718/A0011V01201718) - Destruction or damage to the property insured by its own fermentation, natural heating or spontaneous combustion or its undergoing any heating or drying process is covered.
7. **Omission to Insure additions, alteration or extensions** (UIN: IRDANI55RP0004V01201718/A0012V01201718)- Buildings, Plant & Machinery and other contents which insured may acquire or erect during the policy period.
8. **Earthquake** (UIN: IRDANI55RP0004V01201718/A0013V01201718)
9. **Spoilage Material Damage Cover** (UIN: IRDANI55RP0004V01201718/A0014V01201718) - Damage due to cessation or retardation of any process.

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		<p><b>10. Leakage and Contamination Cover</b>(UIN: IRDANI55RP0004V01201718/A0015V01201718) - Physical loss of oil/chemical due to leakage and contamination from its tanker.</p> <p><b>11. Temporary Removal of Stocks Clause</b> (UIN:IRDANI55RP0004V01201718/A0016V01201718)- Shifting of stock to any other premises for the purpose of fabrication/Furnishing.</p> <p><b>12. Loss of Rent Clause</b> (UIN: IRDANI55RP0004V01201718/A0017V01201718)- If Building or part thereof is unfit for occupation due to operation of insured peril.</p> <p><b>13. Insurance of Additional Expenses of Rent for An Alternative Accommodation</b> (UIN: IRDANI55RP0004V01201718/A0018V01201718)- It covers additional rent for non-manufacturing premises only during the period insured premises become inhabitable due to operation of insured perils.</p> <p><b>14. Startup Expenses</b> (UIN: IRDANI55RP0004V01201718/A0019V01201718)- Expenses incurred for startup of operations after a loss caused by operation of insured peril.</p> <p><b>15. Terrorism</b> – Loss or damage by Act of Terrorism.</p>
3	<p><b>What is not Covered</b></p>	<p>Following are excluded from the scope of Policy.</p> <ol style="list-style-type: none"> <li>1. War, Invasion, Act of foreign enemy and allied perils, Nuclear Perils, Ionising radiations, pollution and contamination.</li> <li>2. Loss, destruction or damage to bullion or unset precious stones, any curios or works of art for an amount exceeding Rs. 10000/-, goods held in trust or on commission, manuscripts, plans, drawings, securities, obligations or documents of any kind, stamps, coins, or paper money, Cheque, books of accounts or other business books, computer systems records, explosives unless otherwise expressly stated in the Policy.</li> <li>3. Expenses necessarily incurred on (i) Architects, Surveyors and Consulting Engineer's Fees and (ii) Debris Removal in excess of 3% and 1% of the claim amount respectively.</li> <li>4. Loss by theft during or after the occurrence of any insured peril except as provided under Riot, Strike, Malicious and Terrorism Damage cover.</li> <li>5. Loss or Damage due to Earthquake, Volcanic eruption or other convulsions of nature.</li> </ol>

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		<p><b>6.</b> Loss of earnings, loss by delay, loss of market or other consequential or indirect loss or damage of any kind or description whatsoever.</p> <p><b>7.</b> This Policy does not cover (not applicable to policies covering dwellings)</p> <p>(a) The first 5% of each and every claim subject to a minimum of Rs.10,000 in respect of each and every loss arising out of "Act of God perils" such as Lightnings, Subsidence, Landslide Rock slide and STFI perils covered under the policy</p> <p>(b) The first Rs. 10,000 for each and every loss arising out of other perils in respect of which the Insured is indemnified by this policy</p> <p>The Excess shall apply per event per insured.</p> <p><b>(Note: the above is a partial listing of the policy exclusions. Please refer to the policy document for the full listing)</b></p>
4	<b>General Conditions</b>	<p><b>1.</b> THIS POLICY shall be voidable in the event of mis-representation, mis-description or non-disclosure of any material particular.</p> <p><b>2.</b> Policy shall cease on expiry of seven days from the date of fall or displacement of any building or part thereof unless caused by an insured peril. Insurance may be continued with revised terms if notified within 7 days of such fall or displacement.</p> <p><b>3.</b> Under any of the following circumstances the insurance ceases to attach unless the same is notified to us before occurrence of loss:</p> <p>(a) If the trade/ manufacture carried on/ occupation is changed in such a way as to increase the risk of loss or damage by Insured Perils.</p> <p>(b) If the building insured becomes unoccupied and so remains for a period of more than 30 days except dwellings.</p> <p>(c) If the interest in the property passes from the Insured otherwise than by will or operation of law.</p> <p><b>4.</b> If the claim is in any respect fraudulent or false declaration or fraudulent means used to obtain any benefit under the policy.</p> <p><b>5.</b> If the property hereby insured collectively of greater value than the Sum Insured thereon, then the Insured shall bear a rateable proportion of the loss accordingly.</p> <p><b>6.</b> If there are other insurances covering the same property, the Company shall not be liable to pay or contribute more than its rateable proportion of such loss or damage.</p>

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		<p><b>7.</b> At all times during the period of insurance the insurance cover will be maintained to the full extent. In case of claim, pro-rata premium for the claim amount for unexpired period from the date of such loss shall be payable by the Insured to the Company.</p> <p><b>8.</b> Mid Term revision in sum insured will be allowed on following basis.</p> <p>Increase in sum insured: On pro-rata basis. Decrease in sum insured: On short-period scale basis.</p> <p><b>Note: These are partial listing of General Conditions. For full wordings and full list of General conditions please refer policy words.</b></p>
5	<b>Cancellation</b>	<p><b><u>Cancellation by Insured:</u></b> Policy may be terminated at any time at the request of the Insured, in which case the Company will retain the premium at short period rate for the time the Policy has been in force.</p> <p><b>Long term Policy</b> may be terminated by insured subject to the following conditions:</p> <p>No refund shall be allowed if there has been a claim under the policy. <u>If premium has been paid without long term discount</u> Premium will be retained for the period policy has been in force. For this purpose, fraction of a year shall be rounded to the next higher year. For example, if the policy has run for 3 years and 3 months, premium shall be retained for 4 years.</p> <p><u>If premium has been paid with long term discount:</u> If the policy is cancelled within 3 years of inception, the premium will be retained for the period policy has been in force without allowing any discount.</p> <p>The discount slab shall be reworked for the number of years the policy is in force. For this purpose, fraction of a year shall be rounded to the next higher year. For example, if the policy has run for 3 years and 3 months, premium shall be retained for 4 years.</p> <p><b><u>Cancellation by Company:</u></b> The Company may cancel the policy by sending fifteen days' notice by recorded delivery to the insured at insured's last known address on the grounds of misrepresentation, fraud, non-disclosure of material facts or non-cooperation. In the event of cancellation of this Policy on grounds of misrepresentation, fraud, non-disclosure of material facts, the policy shall stand cancelled ab-initio and there will be no refund of premium. In the event the policy is cancelled on the grounds of non-cooperation of the insured then the premium shall be computed in accordance with company's short period rate for the period the Policy has been in force provided no claim has occurred up to the date of cancellation.</p>

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<b>Short Period Rate Table</b>			
	For a period not exceeding	15 days	10% of the Annual rate
	-do-	1 month	15% of the Annual rate
	-do-	2 months	30% of the Annual rate
	-do-	3 months	40% of the Annual rate
	-do-	4 months	50% of the Annual rate
	-do-	5 months	60% of the Annual rate
	-do-	6 months	70% of the Annual rate
	-do-	7 months	75% of the Annual rate
	-do-	8 months	80% of the Annual rate
	-do-	9 months	85% of the Annual rate
	For a period exceeding	9 months	The full Annual rate

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	<p><b>Claims</b></p>	<p>In the event of any unfortunate event be rest assured of complete assistance from us. Insured can notify or submit a claim by following way;</p> <ul style="list-style-type: none"> <li>• Making a call on Toll Free # 0000000000 OR</li> <li>• By sending SMS as claims on 0000000 OR</li> <li>• By sending an E Mail to claims@dhflinsurance.com OR</li> <li>• Through Customer Portal on website OR</li> <li>• Using Mobile App OR</li> <li>• Directly walk into branch or through an Intermediary</li> </ul> <p>During Notification of Claim, information pertaining to Insured, Policy, Occurrence &amp; Loss will be collected.</p> <p>Intimation of claim to us, immediately on occurrence, will ensure prompt and effective assistance.</p> <p>Immediate action to be taken in the event of a loss:</p> <ul style="list-style-type: none"> <li>• Please take all possible steps for loss minimization</li> <li>• Report to the Police in event of malicious damage and/or in event of any crime causing damage to insured property.</li> <li>• Report to the Fire Brigade in event of Fire loss.</li> <li>• Intimate us for arranging inspection of loss</li> <li>• Provide necessary assistance to the Surveyor for inspection of the damaged items, submit claim documents at earliest and take suggested loss minimization steps.</li> <li>• Alter or commence repairs post Surveyor's/ Insurance company's advice only.</li> </ul> <p><b><u>Documents:</u></b> Generally, below mentioned documents are required to process a claim</p> <ol style="list-style-type: none"> <li>1. Claim Form duly filled in &amp; signed.</li> <li>2. F.I.R, if filed.</li> <li>3. Fire Brigade Report</li> <li>4. Detailed inventory of Loss with amount.</li> <li>5. Original Repair /Replacement Bills with receipt.</li> <li>6. Photographs if taken.</li> </ol> <p>(The list of documents furnished herein below is illustrative but not exhaustive. We may request for additional documents depending on the nature and circumstances of loss.)</p>
7	<p><b>Policy Servicing / Grievances/Complaints</b></p>	<p><b><u>Grievance Redressal Procedure:</u></b> At DHFL General Insurance, we want your relationship with insurance to soar beyond what you've experienced yet. To understand, appreciate, and enjoy insurance—we're here for you. However, if you aren't satisfied—please feel free to connect with us on the following channels.</p>

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		<p>a. Call us on our Toll Free 1800 123 0004 (From 8 am to 8 pm) for any queries that you may have!</p> <p>b. Email your queries to XXXXXXX@dhflinsurance.com.</p> <p>c. Visit our website www.dhflinsurance.com to register &amp; track your queries</p> <p>d. Please walk in to any of our branches or partner locations</p> <p>e. You can also dispatch your letters to us at  <b>DHFL General Insurance Ltd.</b>  402, 403 &amp; 404, A&amp;B Wing, 4th Floor, Fulcrum,  Sahar Road, Next to Hyatt Regency,  Andheri (E), Mumbai - 400 099</p> <p>We request you to please mention your complete details: Full Name, Policy Number and Contact Details in all your communications, to enable our customer experience expert to connect with you and provide you with quickest possible solution.</p> <p>We'll make sure to acknowledge your service request within 3 working days— and try and resolve it to your satisfaction within 15 working days. That's a promise!</p> <p><b>Escalation</b></p> <p><u>Level 1:</u> While we attempt to give you best-in-class and prompt resolution for any concerns, sometimes it may not be perfect. If you feel that you weren't offered a perfect resolution, please feel free to share your feedback with our Manager Customer Experience team at <a href="mailto:Manager.CustomerExperience@dhflinsurance.com">Manager.CustomerExperience@dhflinsurance.com</a></p> <p><u>Level 2:</u> If you still are not happy about the resolution provided, then you may please write to our Head Customer Experience and Grievance Redressal Officer at <a href="mailto:Head.CustomerExperience@dhflinsurance.com">Head.CustomerExperience@dhflinsurance.com</a>. or contact GRO at <b>022-40018100</b>.</p> <p><u>Level 3:</u> If you are not happy with the resolution, you may approach IRDAI by calling on the Toll-Free no. <b>155255 (or) 1800 4254 732</b>. You can also register an online complaint on the website <a href="http://igms.irda.gov.in">http://igms.irda.gov.in</a>.</p> <p>If your concern remains unresolved after having followed the above escalation procedure then you may please approach the Insurance Ombudsman for Redressal.  <b>OMBUDSMAN AND ADDRESSES:</b> Refer the below link  <a href="http://ecoi.co.in/ombudsman.html">http://ecoi.co.in/ombudsman.html</a></p>
8	<b>Insured's Rights</b>	Insured may renew the policy by paying the premium as and when policy is due for renewal provided insurer has not declined renewal on grounds of fraud, mis-representation, non-disclosure and non-cooperation.
9	<b>Insured's Obligations</b>	The Insured Person must disclose all material facts about the risk. Non-disclosure of material fact may prejudice liability under the policy.
<p><b>Legal Disclaimer Note:</b> The information must be read in conjunction with the product brochure and policy document. In case of any conflict between the CIS and the policy document, the terms and conditions mentioned in the policy document shall prevail.</p>		

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